

# Treasury Deposit

Treasury Deposits are money market deposits that offer fixed rates of return over an agreed period. They combine certainty with flexibility and make an excellent addition to a balanced savings and investment portfolio. You can invest in a range of freely tradable currencies across a range of terms.

## Additional Terms

These terms apply in addition to the Barclays Bank Terms for the Treasury Deposit (the Account). Capitalised words have the same meaning as shown in the Barclays Bank Terms.

## Availability

1. The Account is provided by Barclays Bank PLC, London or Barclays Bank PLC (Guernsey, Isle of Man and Jersey branch).
2. You must hold or open a suitable feeder account, which is an account in the same currency and jurisdiction as the proposed Account from which to transfer funds into the Account.
3. The Account is available to personal and non-personal clients.
4. The Account is available in a range of currencies, details of which are available on request.
5. The Account is available in a range of terms up to 5 years.

## Restrictions

6. Minimum deposit: amounts vary by currency. Please contact us for details.
7. Additions, withdrawals or breakages are not permitted during the term.

## Account Maturity

8. When you open the Account, you must provide instructions for where to pay the proceeds on maturity. If we do not have your instructions about where to pay the proceeds at maturity, or if you have instructed the Bank to renew the your Account at maturity, the Bank will automatically renew the deposit for a further period of the same number of days/months at the interest rate then current. You can call us on or before the maturity date to obtain an indicative rate.
9. In the event that you no longer require the deposit to be automatically renewed, please ensure that your instructions about where to pay the proceeds on maturity are given to the Bank prior to:
  - 12 noon on the maturity date for GBP deposits
  - 12 noon two days prior to the date of maturity for all other currencies

## Interest

10. The interest rate is fixed at opening. The rate is based on an external market rate which varies on a daily basis. We will confirm the exact rate when the deposit is placed.
11. Interest is paid on maturity.
12. The rate will be calculated using a number of factors, including a margin and an externally set benchmark rate for the currency and term of your deposit. If, on renewal, we have changed the margin or benchmark (you can call us to find this out), you may end the new agreement at no cost within five Working Days of the start of the new term.

## Law

13. The terms applying to the Account are governed by: (a) English law, where the Account is booked in the UK, (b) Jersey law where the Account is booked in Jersey, (c) Manx law, where the Account is booked in Isle of Man, (d) Guernsey law, where the Account is booked in Guernsey.

## Your right to cancel

14. There is no right to cancel this Account.

We are pleased to help our clients in any way possible. If you require documents in Braille, large print or audio, please contact us

Barclays offers private and overseas banking, credit and investment solutions to its clients through Barclays Bank PLC and its subsidiary companies.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702) and is a member of the London Stock Exchange and NEX. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC, Jersey Branch is regulated by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Jersey Branch has its principal business address in Jersey at 13 Library Place, St Helier, Jersey JE4 8NE, Channel Islands.

Barclays Bank PLC, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority. Barclays Bank PLC, Isle of Man Branch has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man, IM99 1AJ.

Barclays Bank PLC, Guernsey Branch is licensed by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. Barclays Bank PLC, Guernsey Branch has its principal place of business at Le Marchant House, St Peter Port, Guernsey, GY1 3BE.